

In re:  
Nicole Ellis  
Debtor

Case No. 23-11995-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 22, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2024:

Recip ID	Recipient Name and Address
db	+ Nicole Ellis, 355 E. Meehan Avenue, Philadelphia, PA 19119-1935

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14801327	^ MEBN	Jan 23 2024 00:17:56	Matrix Financial Services Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
DENISE ELIZABETH CARLON	on behalf of Creditor MATRIX FINANCIAL SERVICES CORPORATION bkgroup@kmlawgroup.com
KENNETH E. WEST	

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Jan 22, 2024

Form ID: pdf900

Total Noticed: 2

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor MATRIX FINANCIAL SERVICES CORPORATION bkgroup@kmlawgroup.com

STEPHEN MATTHEW DUNNE

on behalf of Debtor Nicole Ellis bestcasestephen@gmail.com DunneLawOfficesPC@jubileebk.net

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Certificate of Notice Page 3 of 4  
**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Nicole Ellis		CHAPTER 13
	<u>Debtor(s)</u>	
Matrix Financial Services Corporation		
	<u>Movant</u>	
vs.		NO. 23-11995 MDC
Nicole Ellis		
	<u>Debtor(s)</u>	
		11 U.S.C. Section 362 and 1301
Shaun Ellis		
	<u>Co-Debtor</u>	
Kenneth E. West		
	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence located at 355 E Meehan Ave, Philadelphia, PA 19119.
2. Debtor(s) shall maintain monthly mortgage payments to Movant beginning with the next payment on or about January 1, 2024 and thereafter;
3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.
5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .
6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

Certificate of Notice Page 4 of 4

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 9, 2024

/s/ Mark A. Cronin, Esquire

Mark A. Cronin, Esquire  
Attorney for Movant

Date: 1/12/2024

/s/ Stephen Matthew Dunne

Stephen Matthew Dunne, Esquire  
Attorney for Debtor(s)

No Objection

Date: January 16, 2024

/s/ LeeAne O. Huggins

Kenneth E. West, Esquire  
Chapter 13 Trustee

Approved by the Court this 19th day of January, 2024. However, the court retains discretion regarding entry of any further order.



\_\_\_\_\_  
Bankruptcy Judge  
Magdeline C. Coleman